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**REPRESENTED INSTITUTIONS**

Campbell University  
Norman Adrian Wiggins  
School of Law

Duke University  
School of Law

North Carolina Central  
University School of Law

University of North Carolina  
School of Law

Wake Forest University  
School of Law

Legal Services of  
North Carolina

North Carolina Academy  
of Trial Lawyers

North Carolina Association  
of Black Lawyers

North Carolina Association  
of Defense Attorneys

North Carolina Association  
of Public Defenders

North Carolina Association  
of Women Attorneys

North Carolina Bar Association

North Carolina Conference  
of District Attorneys

North Carolina  
Gay & Lesbian Attorneys

North Carolina State Bar

**PRESIDENT**

Luke Largess

**EXECUTIVE DIRECTOR**

Denise C. Long



February 16, 2004,

**To:** House and Senate Appropriations Committee Chairs  
House and Senate Justice and Public Safety Subcommittees  
Joint Legislative Commission on Governmental Operations

**From:** Denise Cumbee Long, Executive Director, NC LEAF

**NC LEAF REPORT ON FUNDS DISBURSED  
PER HOUSE BILL 397, PART XIV, SECTION 14.6**

**Internal Controls:** No money received from the state by NC LEAF is used for administrative or operating expenses. All state funds are disbursed directly to participating attorneys as loan repayment assistance on a quarterly basis. Before doing so, however, NC LEAF always verifies that these attorneys are making the required payments to their lenders. As part of the application process for NC LEAF funding, attorneys must provide written verification from his or her lender(s) indicating loan origination dates, loan disbursement amounts, and the status of the loan, i.e. repayment, deferral, forbearance. With this information we verify that the participant's indebtedness is for law school only and that the loan is not in deferral, forbearance, or default. The majority of lenders provide online account information to their customers, therefore most applicants are able to provide printed information directly from their lender's website.

Throughout the year, NC LEAF verifies employment, salary and loan information for each participant. Participants are required to provide NC LEAF with pin numbers for their lenders so that NC LEAF staff may access loan repayment histories online in order to verify that payments are being made and that loans are current. If a participant is in default or puts a loan into forbearance or deferral, he or she is no longer eligible to receive assistance from the program. If that participant has not yet completed three years of eligible employment in public service, repayment of funds disbursed by the program is mandatory.

**Number of Attorneys Receiving Funds (as of 2/16/2004):** 58

**Average Award Amount for NC LEAF Attorneys,  
July 1,2002 to June 30, 2003:** \$3,902

**Average Law School Loan Amount (indebtedness):** \$60,492

**Number of Applicants for NC LEAF Funds in 2003:** 32

**Number Selected to Receive NCLEAF Funds:** 18

**Number of NC LEAF Applicants Wait Listed:** 14

**Average Number of Years For Which Attorneys Receive  
NC LEAF Assistance:** 3